

VISA GOLD DEBIT CARD

User Guide



SOCIETE GENERALE GHANA

Enjoy access to your money whenever you want, locally and internationally with **the standard contact and newly enabled contactless SG Ghana Gold Debit Card.**

Welcome to a fast, safe and secure way of paying. Use any Visa branded ATMs, POS and make online payments with your Visa gold card from SG Ghana.

You can use your visa card to pay for goods and services where a “Visa accepted” sign is displayed.

Features



Free SG Ghana ATM/POS transactions



Access to mini statements and your account balance



“**One Time Password**” to ensure secure online payment transactions

In addition to the standard contact(chip & PIN) transactions, SG Ghana cards are now enabled with a contactless feature.

– You can make your payments without inserting your card into the terminal slot



How to use contactless card

- 1 Check to see that the contactless symbol is displayed on your card and on the store's POS device
- 2 When cashier gives you the signal to pay, hold the card near the terminal at the spot where the contactless sign has been displayed
- 3 Get the ok – a beep, checkmark or green light – to show your payment is approved



Daily contact transaction limits = GHS 150, USD 500, EUR 100
Make 3 contactless payments of up to GHS 150, USD 500, EUR 100
or 1 contactless payment worth GHS 150, USD 500, EUR 100
After which PIN will be required

What happens if your card gets retained by the ATM?

- 1 If your card is retained by the ATM, please report the incident to the nearest SG Ghana branch or call the Contact Centre number (0302-214-314) behind your card
- 2 The ATM will retain your card if:
 - (1.) It is defective
 - (2.) It has expired or
 - (3.) the wrong PIN is keyed three consecutive times
 - (4.) your card is cancelled or blocked

Your Visa Card Security and support

Protect sensitive information

Take proactive steps to ensure that your information is not used fraudulently



Fight phishing

Never reveal sensitive numbers or passwords to unsolicited requests



Travel smart, travel safe

For your safety, inform SG Ghana before you travel



Stay safe online

Do not respond to or click links inside suspicious emails

If you suspect that your PIN or VISA debit card has been compromised, you must report to any SG Ghana branch or call the Contact Centre number **(0302-214-314)** behind your card.

When does my card expire?

Your SG Ghana Visa gold debit card is valid for 3 years after which the bank will automatically renew it a week before expiry.

Kindly visit your branch for the delivery of your card.

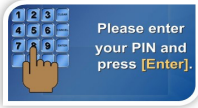
New!

Default PIN Change

(At SG GHANA ATMs only)

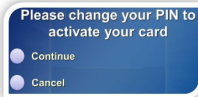
First transaction to be performed with the card.

1



Insert your card gently into SG ATM card slot and enter the default four (4)digit PIN “0000”

2



Select the **continue** button to change your PIN

3



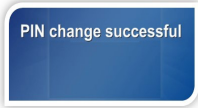
Enter new preferred **FOUR (4) digit PIN** and press **ENTER**

4



Confirm preferred FOUR (4) digit PIN and press enter (PIN code must be same as PIN entered in step 3)

5



Wait for SG ATM Machine to confirm a **successful PIN Change**

The Cardholder, upon the card being activated by the Bank, would be required to visit the nearest SG Ghana ATM and select a Personal Identification Number (PIN) which shall be used by the Cardholder for all transactions requiring a PIN.

The Cardholder is required to undertake the PIN selection process within Twenty-Four (24) hours of the Card being activated by the branch. Failing this, the card would be automatically deactivated by the Bank and the Cardholder would be required to visit his/her branch of the Bank for it to be reactivated. “The Card also comes with a “Contactless” functionality which requires you to scan your card within the wireless range of the point of sale device depending on the value of the transaction. Dependent on the payment limits determined by the card type, you may be required to input your PIN when completing a contactless card transaction. If you have more than one contactless card, please ensure you present one card for payment, to avoid collision transactions, which is when both cards are debited for the same transaction.”

Daily limit of 3 contactless payments. After first 3 transactions, PIN will be required.

If you lose your card

• If your card gets lost or stolen, you must report it immediately at any SG Ghana branch

• Alternatively, you may call the Contact Centre on **0302-214-314**.

• Your card will then be blocked and you will be reissued a new card and PIN at your request

How to use your Visa Debit Card in E-commerce/ Online Purchase

1 Visit your branch and fill out a request form for E-commerce

2 Within 48 hours you will receive an email confirming that you have been set up, as well as a user guide on how to proceed

3 Please note that the e-mail will be sent to the address indicated on your request form. Kindly ensure the email address and mobile number indicated are correct to receive the One time Password (OTP)

Alternatively, this user guide is available on our website www.societegenerale.com.gh

Handy hints and tips

- Sign your Visa contactless card on the reverse using a ball point pen
- Always remember to remove your card and take your advice slip from the ATM
- Respond to the ATM instructions as promptly as possible
- If you make a mistake keying in your PIN or amount to be withdrawn, press cancel/clear button
- Your card will be blocked if you key in the wrong PIN three times

In case you face any problem with usage of the card, call the Contact Centre number behind the card (0302-214-314)

Terms and conditions apply



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